

PROVIDING FOR CONSIDERATION  
OF HOUSE JOINT RESOLUTION 79,  
CONSTITUTIONAL AMENDMENT  
TO PROHIBIT PHYSICAL DESE-  
CRATION OF THE FLAG

SPEECH OF

**HON. SPENCER BACHUS**

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 28, 1995*

Mr. BACHUS. Mr. Speaker, some people just don't get it. Our flag is more than just another piece of cloth.

Our flag is a symbol, a proud symbol. It represents much of what is good and right in America. But, as history has taught us, what is good and right does not necessarily prevail merely because it is good and right, often it must be fought for.

We face just such a fight today as we consider an amendment to the Constitution that would forbid burning the flag.

Some self-styled liberals contend this is a question of freedom of speech, that malcontents in our population have a right to burn the flag to show their defiance of this country or its policies.

They are wrong, dead wrong.

Dissidents in this country have an unbridled freedom to voice their dissent and opposition whether it comes from the right or the left of the political spectrum. This freedom does not extend to the physical destruction of our flag, the official symbol of our Nation.

Millions of Americans have often spoken of having proudly fought for the flag. Such a statement is not quite accurate. Those millions fought not for the flag itself, but they did fight for what that flag represents—what it stands for—what it means.

Just before the critical battle at Valley Forge, George Washington cited the true importance of our flag as he implored his desperate, outnumbered troops. Washington said, "Let us raise a standard to which the wise and honest can repair, the event is in the hands of God." This standard helped carry the Nation to victory.

That is the real significance and meaning of this debate. We are fighting for the very values, concepts, and principals on which this country was founded.

I am proud to be one of the 281 members of this House in support of the amendment to protect our flag. I urge all of my colleagues to reflect on the true significance of this issue and join us in support of this amendment.

MEDICAL SAVING ACCOUNTS: NOT  
A CURE

**HON. FORTNEY PETE STARK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 29, 1995*

Mr. STARK. Mr. Speaker, Medical Savings Accounts—MSAs—are the latest fad sweeping Congress and are seen as an easy way to solve the health care insurance crisis.

Wrong.

They are a brilliant scheme by some profit-hungry insurers to skim healthy people out of the insurance pool and increase health care premiums for the sick, the disabled, and those planning to have a baby.

The Washington Post editorial of June 29 entitled "Not a Cure" explains the problem:

[From The Washington Post, June 29, 1995]

NOT A CURE

In the name of health insurance reform, a proposal is being advanced in Congress whose effect could well be to weaken rather than strengthen the health insurance system. To some extent that's even its goal. It's an idea that should be approached with the greatest caution.

The proposal is to change tax law to allow what are known as medical savings accounts. Instead of normal insurance, a person or his boss would buy a high-deductible policy that would kick in only after the first several thousand dollars a year of medical expenses. To help pay the uninsured expenses, the individual or employer would then also put some money in a special savings account. The savings account contributions, whether made by the employer or the beneficiary, wouldn't count as part of the beneficiary's taxable income.

The new wrinkle here would be that part of the "insurance" would be in cash that the employee could keep in the account for future use if he didn't spend it all. Advocates say the great virtue is that the employees would have an incentive they currently lack to limit their health care spending while increasing national savings. They add that the health care costs of employers would likely decline under the plan, while the cost to the government would increase only marginally (in part because more people would be at least partially insured).

The problem is that the savings accounts would likely split the insurance market. The healthy would be drawn to the new system. The others—those likely to face high costs—would not. Health insurance is supposed to be a system for spreading risk. You put as large a cross-section of premium payers as possible into a common pool, and the healthy at any given moment then support the sick, secure in the knowledge that when they become sick in turn, they too will be supported. To the extent that you take away the healthy, the sick are left to support themselves, and the system unravels.

The American Academy of Actuaries commissioned a study of the savings account idea. "Employees who have little or no health care expenditures stand to reap a real financial reward. The biggest losers will be employees with substantial health care expenditures," said the head of the study group. The head of Blue Cross and Blue Shield of Ohio calls the proposal "the ultimate 'cherry-picking' scheme invented by some insurers to guarantee themselves large profits by only insuring the healthiest among us."

The risk is the greater if people can ultimately use the medical savings for non-medical purposes. A bill by Chairman Bill Archer of the House Ways and Means Committee, on which a hearing was held the other day, seeks to prevent that. Some people doubt that for all the debate it has stirred the bill would have the momentous effect that either side expects, and therefore that it's safe to enact. That's not much of a claim for it. Congress should look twice at this one.

TRIBUTE TO ROBERT WELSH, JR.

**HON. PETER J. VISCLOSKEY**

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 29, 1995*

Mr. VISCLOSKEY. Mr. Speaker, it is my honor to commend to you and my other col-

leagues a distinguished citizen of Indiana's First Congressional District, Mr. Robert Welsh, Jr., President and Chief Executive Officer of Welsh Oil, Inc. Bob, whose executive office is located in Merrillville, IN, has used his "grow or go" philosophy to make his business the success that it is today.

While today Bob is the mainstay of Welsh Oil, Inc., his father founded the company on St. Patrick's Day in 1925 with a one-pump gas station located at 5th and Virginia in Gary, IN. Since then, the company has flourished, diversifying into convenience stores, four truck plazas, and an oil delivery service with a total of 57 locations in Indiana, Michigan, and Virginia. The Merrillville-based company grossed \$151 million in sales last year. However, Bob gives credit for the success of his business to his dedicated, hardworking employees.

As if running a multi-million dollar company were not enough, Bob has donated his time and money to numerous causes and community service groups. Last year, Welsh Oil solicited \$84,700 from the individual Welsh Oil stations while corporate donations brought the total donation to \$100,000. In addition, Bob is on the boards of NIPSCO Industries Inc., NBD Bank's Merrillville Region, the Northwest Indiana Forum, the Northwest Indiana Entrepreneurship Academy, Zollner Industries, Lakeshore Health Systems, and Catholic Charities. He is also on the Board of Regents of St. Mary's College in Notre Dame and has served as chairman of St. Mary's School of Finance and Investment Committee.

As a result of Bob's charitable contributions to Northwest Indiana, Bob is one of three finalists for the Ernst & Young Illinois/Northwest Indiana "Entrepreneur of the Year" award that will be decided in December, 1995. To be considered for this distinguished award, one must be nominated by his colleagues or employees. This award recognizes entrepreneurs whose success is exemplified through their financial performance and personal commitment to their business or community.

However, this is not the first time that Bob's hard work and achievements have been recognized. Previously, he was awarded the Entrepreneurial Lifetime Achievement Award for the Northwest Indiana Small Business Development Center, the Asian-American Medical Society's Crystal Globe Award, and the President's Medal from St. Mary's College.

In between Bob's business and his community service, Bob has time to appreciate the finer things in life. Bob and I share a passion for the University of Notre Dame from which we both earned degrees. Bob is currently a trustee of the university and serves on three board of director committees. Notre Dame has recognized his contributions to the university by naming him Notre Dame's Man of the Year.

Bob is truly a remarkable man. Along with his professional and civic responsibilities, he and his wife, Kay, have also raised a wonderful family. Indeed, their proudest accomplishments are their five children. Mr. Speaker, I applaud Bob for successfully achieving the "American Dream." May the future continue to hold great things in store for this fine man.